

**UNITED STATES BANKRUPTCY COURT
New Jersey**

IN RE: **Marion McFadden
Norma Wallace McFadden**

Case No.: **16-32808**
Judge: **VFP**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: 3/12/2018

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB

Initial Debtor: MM

Initial Co-Debtor NWM

Part 1: Payment and Length of Plan

a. The debtors have paid \$3000.00 today, and shall pay 100.00 Monthly to the Chapter 13 Trustee, starting on March, 2018 for 21 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

<input checked="" type="checkbox"/>	Future Earnings
<input type="checkbox"/>	Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
 Description: _____
 Proposed date for completion: _____

☐ Refinance of real property:
 Description: _____
 Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
 Description: _____
 Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection	<input checked="" type="checkbox"/> NONE
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a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)
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a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Internal Revenue Service	Taxes and certain other debts	unknown
Marie Ann Greenberg, Chapter 13 Trustee	Trustee commissions	unknown
State of New Jersey	Taxes and certain other debts	unknown
Goldman & Beslow LLC	Attorney fees	unknown

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Bushkill Timeshare	The Villas at Fairway aka The Villas at Tree Tops & Fairway PO Box 447 Route 209 Bushkill, PA 18324 Pike County	3,000.00	surrender in full satisfaction of debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Creditor

Bank of American - 1st mortgage - Current

g. Secured Claims to be Paid in Full Through the Plan ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
		0.00

Part 5: Unsecured Claims ☒ **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Ch. 13 Standing Trustee Commissions**
- 2) **Other Administrative Claims including attorney's fees and costs**
- 3) **Priority Claims**
- 4) **Secured Claims**
- 5) **Lease Arrearages**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.
 Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtors have less income	Lowering plan payments

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>March 12, 2018</u>	<u>/s/ David Beslow, Esq.</u> David Beslow, Esq. 5300 Attorney for the Debtor
Date:	<u>March 12, 2018</u>	<u>/s/ Marion McFadden</u> Marion McFadden Debtor
Date:	<u>March 12, 2018</u>	<u>/s/ Norma Wallace McFadden</u> Norma Wallace McFadden Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>March 12, 2018</u>	<u>/s/ David Beslow, Esq.</u> David Beslow, Esq. 5300 Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>March 12, 2018</u>	<u>/s/ Marion McFadden</u> Marion McFadden Debtor
Date:	<u>March 12, 2018</u>	<u>/s/ Norma Wallace McFadden</u> Norma Wallace McFadden Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marion McFadden
 Norma Wallace McFadden
 Debtors

Case No. 16-32808-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 84

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db/jdb +Marion McFadden, Norma Wallace McFadden, 1538 Munn Avenue, Hillside, NJ 07205-1657
 516524532 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 516524533 +Amex, 9111 Duke Blvd, Mason, OH 45040-8999
 516524530 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516524531 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516524534 +At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
 516524535 +At&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
 516524537 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 516638396 BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
 516524536 #Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 516722966 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516524539 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 516664493 +Bushkill Group, PO Box 447, Bushkill, PA 18324-0447
 516524540 Bushkill Timeshare, PO Box 822991, Philadelphia, PA 19182-2291
 516524542 +Chase Auto Finance, PO Box 24696, Columbus, OH 43224-0696
 516524544 Chase Card, PO Box 15123, Rehrersburg, PA 19550
 516524543 +Chase Card, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298
 516524546 +Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
 516524545 +Chase Card Services, Correspondence Dept, PO Box 15278, Wilmington, DE 19850-5278
 516524547 +Chase Card Services, P.O. Box 15123, Wilmington, DE 19850-5123
 516524551 +Citibank / Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 516524550 +Citibank / Sears, PO Box 6283, Sioux Falls, SD 57117-6283
 516524549 +Citibank / Sears, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
 S Louis, MO 63179-0040
 516524548 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,
 Saint Louis, MO 63179-0040
 516524553 +Citibank/Exxon Mobile, PO Box 6497, Sioux Falls, SD 57117-6497
 516524552 +Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
 S Louis, MO 63179-0040
 516524555 +Citibank/The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
 516524554 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
 S Louis, MO 63179-0040
 516524557 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
 516524556 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
 516524559 +Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
 516524558 +Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
 516524561 +Comenity Bank/Ashley Stewart, PO Box 182789, Columbus, OH 43218-2789
 516524560 +Comenity Bank/Ashley Stewart, PO Box 182124, Columbus, OH 43218-2124
 516524563 +Comenity Bank/Avenue, PO Box 182789, Columbus, OH 43218-2789
 516524562 +Comenity Bank/Avenue, PO Box 182125, Columbus, OH 43218-2125
 516524565 +Comenity Bank/Catherines, 4590 E Broad St, Columbus, OH 43213-1301
 516524564 +Comenity Bank/Catherines, PO Box 182125, Columbus, OH 43218-2125
 516524566 +Comenity Bank/Dress Barn, PO Box 182125, Columbus, OH 43218-2125
 516524567 +Comenity Bank/Dress Barn, PO Box 659704, San Antonio, TX 78265-9704
 516524568 +Comenity Bank/Fashion Bug, PO Box 84073, Columbus, GA 31908-4073
 516524570 +Comenity Bank/OneStopPlus.com, 4590 E Broad St, Columbus, OH 43213-1301
 516524569 +Comenity Bank/OneStopPlus.com, PO Box 182125, Columbus, OH 43218-2125
 516524571 +Comenity Bank/roamans, PO Box 182789, Columbus, OH 43218-2789
 516524574 +Dressburn-Comenity, P.O. Box 659704, San Antonio, TX 78265-9704
 516524575 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 516524576 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
 516524577 +Experian, P.O. Box 4500, Allen, TX 75013-1311
 516524578 Experian, P.O. Box 9530, Allen, TX 75013
 516524579 +Hrp Corp, PO Box 447, Bushkill, PA 18324-0447
 516524583 Santander Bank Na, C/o Dovenmuehle Mortgage, Schaumburg, IL 60173
 516524584 +Sears, P.O. Box 78051, Phoenix, AZ 85062-8051
 516524586 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08602-0269
 516524588 +State of New Jersey, Attorney General, P.O. Box 080, Trenton, NJ 08625-0080
 516524585 +State of New Jersey, Department of Labor, P.O. Box 951, Trenton, NJ 08625-0951
 516524587 +State of New Jersey, Department of Labor & Workforce Develop, P.O. Box 951,
 Trenton, NJ 08625-0951
 516524590 +Stpc/cbsd, PO Box 6497, Sioux Falls, SD 57117-6497
 516524589 +Stpc/cbsd, CitiCards Private Label Bankruptcy, PO Box 20483, Kansas City, MO 64195-0483
 516524597 Synchrony Bank/Lowes, PO Box 530914-0914, Atlanta, GA 30353
 516524598 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
 516524599 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370
 516524601 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999
 516524600 +Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
 516524602 +WFFNB/Bobs Discount Furniture, PO Box 10438, Des Moines, IA 50306-0438
 516524603 WFFNB/Bobs Discount Furniture, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 84

Date Rcvd: Mar 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 14 2018 23:21:02	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 14 2018 23:20:58	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516750483	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 14 2018 23:36:32	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516524541	+E-mail/Text: bk.notifications@jpmchase.com Mar 14 2018 23:20:42	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
516524573	E-mail/Text: mrdiscen@discover.com Mar 14 2018 23:20:07	Discover Financial, Po Box 15316, Wilmington, DE 19850
516524572	+E-mail/Text: mrdiscen@discover.com Mar 14 2018 23:20:07	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516524580	E-mail/Text: cio.bncmail@irs.gov Mar 14 2018 23:20:29	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
516524582	+E-mail/Text: bnckohlsnotices@becket-lee.com Mar 14 2018 23:20:14	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516524581	+E-mail/Text: bnckohlsnotices@becket-lee.com Mar 14 2018 23:20:14	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516758502	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2018 23:27:51	Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541
516758496	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2018 23:27:51	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516758619	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 14 2018 23:36:12	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516600208	E-mail/Text: bnc-quantum@quantum3group.com Mar 14 2018 23:20:49	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516524593	+E-mail/PDF: gecsed@recoverycorp.com Mar 14 2018 23:27:46	Syncb/Lord & Taylor, Po Box 965015, Orlando, FL 32896-5015
516524592	+E-mail/PDF: gecsed@recoverycorp.com Mar 14 2018 23:29:35	Syncb/Lord & Taylor, Po Box 965064, Orlando, FL 32896-5064
516524591	+E-mail/PDF: gecsed@recoverycorp.com Mar 14 2018 23:27:46	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516524595	+E-mail/PDF: gecsed@recoverycorp.com Mar 14 2018 23:27:51	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
516524594	+E-mail/PDF: gecsed@recoverycorp.com Mar 14 2018 23:27:46	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
516524596	+E-mail/PDF: gecsed@recoverycorp.com Mar 14 2018 23:28:44	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516524538* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 84

Date Rcvd: Mar 14, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2018 at the address(es) listed below:

David G. Beslow on behalf of Debtor Marion McFadden yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Joint Debtor Norma Wallace McFadden yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Marion McFadden yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Mark Goldman on behalf of Joint Debtor Norma Wallace McFadden yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7